

Information to identify the case:

Debtor 1 **Mary Kathleen Scanlon**
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **19-72382-FJS**

Social Security number or ITIN **xxx-xx-4770**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Date case filed for chapter **7 6/21/19**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mary Kathleen Scanlon	
2. All other names used in the last 8 years		
3. Address	555 E Lake Cir Chesapeake, VA 23322-8318	
4. Debtor's attorney Name and address	Timothy V. Anderson Anderson & Associates, P.C. 2492 North Landing Road, Suite 104 Virginia Beach, VA 23456	Contact phone 757-301-3636 Email: norfolkattorney@aol.com
5. Bankruptcy trustee Name and address	Tom C. Smith, Jr. P.O. Box 1506 Virginia Beach, VA 23451	Contact phone (757) 428-3481 Email: trustee@tomcsmith.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	600 Granby St., Room 400 Norfolk, VA 23510 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 757-222-7500	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: June 24, 2019
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 31, 2019 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Manner of Payment of Fees	Newport News: non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; cash is NOT accepted at Newport News location. Norfolk: same as above; however, effective December 16, 2013, cash is accepted – ONLY in the exact amount due for payment of fees and services.
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p> <p>ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Mary Kathleen Scanlon
 Debtor

Case No. 19-72382-FJS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-8

User: halllinda
 Form ID: 309A

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 Total Noticed: 35

Date Rcvd: Jun 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2019.

db
 14910717 Mary Kathleen Scanlon, 555 E Lake Cir, Chesapeake, VA 23322-8318
 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, Attn: Bankruptcy, 201 Little Falls Dr,
 Wilmington, DE 19808-1674)
 14910718 American Honda Finance, 13856 Ballantyne Corporate Pl, Charlotte, NC 28277-2711
 14910722 Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
 14910724 Bank of America, N.A., 4909 Savarese Cir, Tampa, FL 33634-2413
 14910725 Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
 14910728 Capital One Bank, PO Box 60500, City of Industry, CA 91716-0500
 14910730 Chase Bank USA, PO Box 6294, Carol Stream, IL 60197-6294
 14910733 +Credit Control, LLC, PO Box 546, Hazelwood, MO 63042-0546
 14910737 Glasser and Glasser PLC, PO Box 3400, Norfolk, VA 23514-3400
 14910739 Jpmcb Card, PO Box 15298, Wilmington, DE 19850-5298
 14910740 +Merchant's Tire/Service Center Credit Ca, PO Box 7032, Sioux Falls, SD 57117-7032
 14910741 Midland Credit Management Inc., PO Box 301030, Los Angeles, CA 90030-1030
 14910742 +Midland Credit Management, Inc, 350 Camino de la Reina Ste 100, San Diego, CA 92108-3007
 14910747 Walter Michael Kurgan, 151 Sunset Blvd, Cape Charles, VA 23310-2769

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: norfolkattorney@aol.com Jun 25 2019 03:26:19 Timothy V. Anderson,

Anderson & Associates, P.C., 2492 North Landing Road, Suite 104, Virginia Beach, VA 23456
 tr +EDI: QTCSMITH.COM Jun 25 2019 07:18:00 Tom C. Smith, Jr., P.O. Box 1506,
 Virginia Beach, VA 23451-9506
 14910719 EDI: ARSN.COM Jun 25 2019 07:18:00 ARS National Services Inc., PO Box 469046,
 Escondido, CA 92046-9046
 14910716 +EDI: RMSC.COM Jun 25 2019 07:18:00 Allied Interstate LLC, PO Box 530949,
 Atlanta, GA 30353-0949
 14910723 EDI: BANKAMER.COM Jun 25 2019 07:18:00 Bank of America, PO Box 982238,
 El Paso, TX 79998-2238
 14910720 EDI: BANKAMER.COM Jun 25 2019 07:18:00 Bank of America, Attn: Bankruptcy, PO Box 982238,
 El Paso, TX 79998-2238
 14910721 +EDI: BANKAMER.COM Jun 25 2019 07:18:00 Bank of America, Attn: Bankruptcy NC4-105-02-77,
 PO Box 26012, Greensboro, NC 27420-6012
 14910726 EDI: CAPITALONE.COM Jun 25 2019 07:18:00 Capital One, PO Box 30253,
 Salt Lake City, UT 84130-0253
 14910727 EDI: CAPITALONE.COM Jun 25 2019 07:18:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14910729 EDI: CAPITALONE.COM Jun 25 2019 07:18:00 Capital One Bank USA N, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14910731 EDI: CHASE.COM Jun 25 2019 07:18:00 Chase Card Services, Attn: Bankruptcy, PO Box 15298,
 Wilmington, DE 19850-5298
 14910732 EDI: WFNNB.COM Jun 25 2019 07:18:00 Comenity Bank, PO Box 182273,
 Columbus, OH 43218-2273
 14910735 EDI: DISCOVER.COM Jun 25 2019 07:18:00 Discover Financial, Attn: Bankruptcy Department,
 PO Box 15316, Wilmington, DE 19850-5316
 14910734 EDI: DISCOVER.COM Jun 25 2019 07:18:00 Discover Fin Svcs LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 14910736 EDI: FSAE.COM Jun 25 2019 07:18:00 FirstSource Adbantage LLC, 205 Bryant Woods S,
 Amherst, NY 14228-3609
 14910738 EDI: HFC.COM Jun 25 2019 07:18:00 HSBC Bank, PO Box 2013, Buffalo, NY 14240-2013
 14910743 EDI: PRA.COM Jun 25 2019 07:18:00 Portfolio Recovery Associates, LLC, PO Box 12914,
 Norfolk, VA 23541
 14910744 EDI: RMSC.COM Jun 25 2019 07:18:00 Synchb/tjx Cos Dc, PO Box 965015,
 Orlando, FL 32896-5015
 14910745 +EDI: RMSC.COM Jun 25 2019 07:18:00 Synchrony Bank, PO Box 965033,
 Orlando, FL 32896-5033
 14910746 EDI: RMSC.COM Jun 25 2019 07:18:00 Synchrony Bank/Tjx, Attn: Bankruptcy Dept,
 PO Box 965060, Orlando, FL 32896-5060

TOTAL: 20

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-8

User: halllinda
Form ID: 309A

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Total Noticed: 35

Date Rcvd: Jun 24, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2019 at the address(es) listed below:

John P. Fitzgerald, III ustpregion04.no.ecf@usdoj.gov
Timothy V. Anderson on behalf of Debtor Mary Kathleen Scanlon norfolkattorney@aol.com,
rmyers@virginialawoffice.com;r48660@notify.bestcase.com;G65728@notify.cincompass.com
Tom C. Smith, Jr. trustee@tomcsmith.com, tcsmith@ecf.axosfs.com

TOTAL: 3